



	<u>2025-2026</u>	<u>2026-2027</u>
	<u>Expiring EMC</u>	<u>Quote EMC</u>
Package	\$504,104	\$570,458
Auto	\$154,831	\$154,218
Umbrella	\$58,128	\$59,886
Worker's Comp	\$195,374	\$147,643
	(KEMI)	(KEMI)
Excess Earthquake	\$63,614	\$62,513
	(+\$20M coverage)	(+\$20M coverage)
Excess Abuse	\$97,341	\$111,088
Cyber Add-on	\$0	\$3,686
TOTAL:	\$1,073,392	\$1,109,492

EXPIRING NOTES:

*Limit increase on structures was a total of \$6,330,921

This is due to property value and replacement cost increase

Last year's increase was \$18.5M

*Worker's Comp: Expiring emod = 0.95 Renewal emod = 0.72

*Excess Earthquake: Extra needed to cover our structures up to \$45 million
(awaiting another quote: could be less)

*Excess Abuse: Extra needed to bring coverage to \$5 million
(25-26 was short term; would have been \$126,000)

*Wind/hail deductible remains \$75,000 per location (most others are \$100,000)

*Cyber Add-on: \$1,000,000 via EMC

*Flood: \$1,000,000 included